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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kristy	
	100.10	First name	First name
	Write the name that is on your government-issued	М	
	picture identification (for	Middle name	Middle name
	example, your driver's	Payne	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last	First name	First name
	8 years	Histiliane	Thathand
	o years	Middle name	Middle name
	Include your married or		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)	3 ^^ - ^^	<u> </u>

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Debtor 1 Kristy First Name	M Payne Middle Name Last Name	Case number (if known)
That Name	Wilder Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	2101 S. 4th Ave., Unit D Number Street	Number Street
	Maywood Illinois 60153	
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Deb	otor 1 Kristy	M	Payne		Case number (if kno	own)	
	First Name	Middle Nam					
Pari	Tell the Court Abo	ut Your Bankrup	tcy Case				
l a	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, s B2010)). Also, go to the top				ndividuals Filing for
	How you will pay the fee	more details a cashier's chemay pay with  I need to pay Individuals to I request that judge may, but the official poyou choose the	a credit card or check with the fee in installments.  To Pay Your Filing Fee in Ir	Typically, if your attorney is the apre-printer of the pre-printer of the printer o	ou are paying the submitting you ad address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on y gn and attach to A).  If you are filing the file of the top of the t	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
ı	Have you filed for bankruptcy within the ast 8 years?	No.  ✓ Yes. District  District	Northern District of Illinois  Northern District of Illinois	When When When	2/3/2015 MM / DD / YYYY 8/1/2014 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	15-03537 14-28320
(   	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
	Do you rent your residence?	✓ No.	e 12.  r landlord obtained an evicti Go to line 12.  Fill out <i>Initial Statement Abo</i> this bankruptcy petition.				

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М Payne Debtor 1 Kristy Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Kristy
 M
 Payne
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Kristy First Name	M Middle Name	Payne Last Name	Case number (if known)	
	estions for Reporting Purpo			
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an individed No. Go to line 16b."  Yes. Go to line 17  16b. Are your debts prima money for a business  No. Go to line 16c.  Yes. Go to line 17	orily consumer de dual primarily for a c. drily business debtor investment or the c.	ots? Consumer debts are depersonal, family, or househousehouses? Business debts are debts arough the operation of the businest consumer debts or business?	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid to	pter 7. Do you estim		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10, \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10, \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I begins accomplished this motition	n on di doctoro un		a information muscipled in two and
For you	correct.  If I have chosen to file under of title 11, United States Counder Chapter 7.  If no attorney represents mout this document, I have out this document, I have out this document, I have out the stand making a false connection with a bankrupt both. 18 U.S.C. §§ 152, 13.	er Chapter 7, I am a ode. I understand to e and I did not pay btained and read the with the chapter e statement, concea- cy case can result	ware that I may proceed, if el ne relief available under each or agree to pay someone wh ne notice required by 11 U.S of title 11, United States Co- ding property, or obtaining n in fines up to \$250,000, or in	e information provided is true and igible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed o is not an attorney to help me fill .C. § 342(b). de, specified in this petition. honey or property by fraud in apprisonment for up to 20 years, or
	/s/ Kristy Payne Signature of Debtor 1		Signature of De	ebtor 2
	Executed on 3/29/2	017 / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Kristy	M	Payne	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Elizabeth Placel	(	Date	3/29/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Kristy	М	Payne					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you owr
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,515.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,515.00
tt 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$14,446.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	· ,
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$2,712.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,158.00
	\$17,158.00
Your total liabilities  art 3: Summarize Your Income and Expenses	\$17,158.00
Your total liabilities  T3: Summarize Your Income and Expenses	\$17,158.00 \$1,987.61
Your total liabilities  rt 3: Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)	<u> </u>

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Deb	tor 1 Kristy	M Middle News	Payne	Case number (if known)				
Part	First Name  4: Answer These Qu	Middle Name	Last Name ive and Statistical Record	ds				
6. <b>A</b>	re you filing for bankrup	tcy under Chapters 7, 11, o	r 13?	this form to the court with your other sc	hedules.			
7. <b>w</b>	family, or household po	rily consumer debts. Consu urpose. 11 U.S.C. § 101(8). F	Fill out lines 8-10 for statistical p	y an individual primarily for a personal, purposes. 28 U.S.C. § 159. s part of the form. Check this box and su	ıbmit			
		<i>four Current Monthly Incom</i> , Form 122B Line 11; <b>OR</b> , Fo	e: Copy your total current moni orm 122C-1 Line 14.	thly income from Official	\$909.58			
9.	Copy the following spec	cial categories of claims fro	om Part 4, line 6 of Schedule	E/F:				
	From Part 4 on Schedul	e E/F, copy the following:		Total claim				
	9a. Domestic support obl	igations (Copy line 6a.)		\$0.00				
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00				
	9c. Claims for death or pe							
	9d. Student loans. (Copy	line 6f.)	\$0.00					
	9e. Obligations arising ou priority claims. (Copy line		separation agreement or divorce that you did not report as \$0.00					
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00				

\$0.00

9g. Total. Add lines 9a through 9f.

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Cill in this	informatio	n to identify	2000:						
FIII IN THIS	intormatio	n to identify your o	ase:						
Debtor 1	Kris	ty t Name	M Middle N	lom s	Payne Last Name				
Debtor 2	FIFS	t ivame	Middle N	iame	Last Name				
(Spouse, if fi	iling) First	t Name	Middle N	lame	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois				
0	- I				(State)				
Case nun (If known)	nber								
Officia	al Form	n 106A/B						Check if this is an	
			_					amended filing	
Sche	dule <i>P</i>	VB: Prope	erty					12/	
category responsib write you	where you le for supp r name and	think it fits best. I lying correct infor d case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very	asset only once. If an asset fits in more curate as possible. If two married peop is needed, attach a separate sheet to t question.  The Other Real Estate You Own or Hamed to the control of the control	le are this fo	filing together, both a rm. On the top of any	are equally	
_			quitable interest i	n an	y residence, building, land, or similar pr	operty	y?		
	No. Go to								
ш	Yes. Wher	re is the property?							
1.1				Wh	at is the property? Check all that apply.  Single-family home			claims or exemptions. Put ared claims on Schedule D:	
	Street address, if available, or other description			H	Duplex or multi-unit building		Creditors Who Have Claims Secured by Property		
				H	Condominium or cooperative		Current value of the	Current value of the	
				Ħ	Manufactured or mobile home		entire property?	portion you own?	
	Number	Street			Land		Describe the nature of	f vour ownership	
	Number	Giroot			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by	
	City	State	Zip Code	H	Timeshare Other		the entireties, or a life	e estate), if known.	
				Wh.	o has an interest in the property? Check	ζ	Check if this is co (see instructions)	ommunity property	
					Debtor 1 only		Ш		
				П	Debtor 2 only				
				Б	Debtor 1 and Debtor 2 only				
					At least one of the debtors and another				
					er information you wish to add about th perty identification number:	nis ite	m, such as local		
If you	own or ha	ve more than one, li	ist here:	pro	perty identification number.				
,		,		Wh	at is the property? Check all that apply.			claims or exemptions. Put	
1.2	Street add	lress, if available, or	other description		Single-family home			ured claims on Schedule D: aims Secured by Property.	
	Ciroot aaa	mood, ii availabio, oi	ouror docomplion		Duplex or multi-unit building		Current value of the	Current value of the	
					Condominium or cooperative  Manufactured or mobile home		entire property?	portion you own?	
				H	Land				
	Number	Street		H	Investment property		Describe the nature of		
				Ħ	Timeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code		Other				
				<b>Wh</b>	o has an interest in the property? Check	(	Check if this is co (see instructions)	ommunity property	
				Ш	Debtor 1 only		_		
					Debtor 2 only				
					Debtor 1 and Debtor 2 only  At least one of the debtors and another				
					At least one of the debtors and another				
					er information you wish to add about th perty identification number:	nis itei	m, such as local		

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Debtor 1	Kristy First Name	M Middle Name	Payne Last Name	Case number	(if known)	
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	t apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?  f your ownership
City	State	] ] ] ]	Timeshare Other  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and are	nother	Check if this is co (see instructions)	estate), if known.
	the dollar value of the por ve attached for Part 1. Wri	p tion you own for a te that number he	roperty identification number: III of your entries from Part 1, incl ere.			
<b>Do you ow</b> you own tl		equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executorycles	-	•	
☐ No ✓ Yes		,	<b>,</b>			
3.1	Make Model: Year: Approximate mileage: Other information:	Ford Fusion 2007 92000	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the portion you own?
			At least one of the debtors a  Check if this is community instructions)	y property (see	\$2725.00	\$2725.00
3.2	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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3101 1	Kristy First Name	M Middle Name	Payne Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communing instructions)	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
Wot	araraft airaraft matar ba	mas ATVs and other	,	vehicles and see		
	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, other, fishing vessels, snowmobiles,  Who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other , fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori property? Check  hly is and another	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property.</i> Current value of the portion you own?

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Payne Debtor 1 Kristy Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$1200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... **Used Electronics** \$1000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$90.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2790.00 for Part 3. Write that number here .....

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Debtor 1 Kristy Payne Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Expectations Debit card \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb.	tor 1 Kristy	M	Payne	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotial nelude personal checks, cashiers ents are those you cannot transfe	' checks, promissory n	otes, and money orders.	
	<b>✓</b> No				
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		), thrift savings accoun	ts, or other pension or profit-sharing plans	
	<b>✓</b> No	Town of accounts	la stitution a second		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements vicompanies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	✓ No		moderation marro.		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			

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Debto	or 1 Kristy	M	Payne	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in a 530(b)(1), 529A(b), and 529(b)(1).	qualified ABLE program, or u	nder a qualified state tuition program.	
	✓ No  Yes				
0.5	Tourse and the		akkan khan anakkina liakadia l	in 4) and sinks a sure	
25.		ble or future interests in property ( or your benefit	otner than anything listed in i	ine 1), and rights or powers	
	Ves. Descri	ribe			
26.		rights, trademarks, trade secrets, a			
	✓ No  Yes. Descri	ribe			
27.		nchises, and other general intangible ding permits, exclusive licenses, cooperations		or licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
		h d to			
Mon	ey or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or proper  Tax refunds ov				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ov  ✓ No  ✓ Yes. Give s	ved to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds ov  ✓ No  Yes. Give s about	pecific information t them, including whether llready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  ✓ No  Yes. Give s abour you a and ti	pecific information t them, including whether liready filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years	pport, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal su	pport, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years	pport, child support, maintenar	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal su	pport, child support, maintenar	State:  Local:  ce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal su	pport, child support, maintenar	State: Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds ov  ✓ No  Yes. Give s about you a and ti  Family support Examples: Past ✓ No  Yes. Give s	pecific information t them, including whether liready filed the returns the tax years  t due or lump sum alimony, spousal su	pport, child support, maintenan	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unpr	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal su	ts, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unpr	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal su specific information	ts, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amounts Examples: Unpa	pecific information t them, including whether dready filed the returns he tax years  t due or lump sum alimony, spousal su specific information  s someone owes you aid wages, disability insurance paymen al Security benefits; unpaid loans you re	ts, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	or 1 Kristy	M	Payne	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		avings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insur of each policy and li	ance company	npany name:	Beneficiary:	Surrender or refund value:
32.				ry, or are currently entitled to receive	
	No Yes. Describe				
33.		arties, whether or not you had been arties, whether or not you had been articles.	nave filed a lawsuit or made e claims, or rights to sue	a demand for payment	7
34.		unliquidated claims of ever	y nature, including counter	claims of the debtor and rights	
0.5	Yes. Describe				
35.	Any financial assets you No Yes. Describe	u did not already list			
36.		-	rt 4, including any entries f	or pages you have attached	
Part	_			nterest In. List any real estate in P	art 1.
37.	Do you own or have an	y legal or equitable interes	st in any business-related p	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts receivable o	r commissions you already	earned		
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	Yes. Describe				

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Deb	tor 1 Kristy	M	Payne	Case number (if known)	
40	First Name	Middle Name	Last Name	un turo do	
40.		equipment, supplies you t	use in business, and tools of you	ur trade	
	No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
	Tea. Describe				
	-				
42.	Interests in partnersh	ips or joint ventures			
	<b>✓</b> No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
10.4	Custamas lista mailina	ı lists, or other compilati			
43.	_	insts, or other compliant	ons		
	No				
	Yes. Do your lists i	nclude personally identifiab	ole information (as defined in 11 U	.S.C. § 101(41A))?	
	No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	eady list		
	<b>✓</b> No				
	Yes. Give specific				
	information				
					<del></del>
					<u> </u>
			art 5, including any entries for p		
for Pa	art 5. Write that number	er here			
Part	6: Describe Any F	arm- and Commercia	I Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it ir	Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?  Do not deduct secured claims
	ш				or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

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Debt	or 1	Kristy First Name	M Middle Name	Payne Last Name	Case	e number (if known)	
48.	Cro	ps-either growing	or harvested				
	<b>✓</b>	No Yes. Describe					
49.	Far	m and fishing equi	 pment, implements, machinery, fix	tures, and tools of	trade		
	<b>✓</b>	No					
		Yes. Describe					
50.	Far	m and fishing supp	lies, chemicals, and feed				
	<b>✓</b>	No					
		Yes. Describe					
51.	Any	y farm- and comme	ercial fishing-related property you	did not already list			
	<b>7</b>	No No		_			
		Yes. Describe					
			II of your entries from Part 6, inclured here		r pages you ha	ve attached	
						_	
Part			pperty You Own or Have an Int		u Did Not List	t Above	
53.			perty of any kind you did not alrea ts, country club membership	dy list?			
	<b>✓</b>	No					
		Yes. Give specific information					
		due					
						,	
54. A	dd ti	he dollar value of a	II of your entries from Part 7. Write	e that number here			
Part	8:	List the Totals o	f Each Part of this Form				<del></del>
55. <b>F</b>	Part	1: Total real estate	e, line 2			<b>&gt;</b>	
56. <b>r</b>	art	2 total vehicles, lir	ne 5	\$2725.00			
57. <b>P</b>	art :	3: Total personal a	nd household items, line 15	\$2790.00			
58. <b>P</b>	art 4	4: Total financial a	ssets, line 36	_			
59. <b>F</b>	Part	5: Total business-r	related property, line 45				
60. <b>F</b>	Part	6: Total farm- and	fishing-related property, line 52				
61. <b>F</b>	Part	7: Total other prop	erty not listed, line 54				
62.1	Γota	l personal property	Add lines 56 through 61	\$5515.00		Copy personal property total	+ \$5515.00
						Copy personal property total P	<b>05515.00</b>
63. <b>T</b>	otal	of all property on \$	Schedule A/B. Add line 55 + line 62.				\$5515.00

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Fill in this information to identify your case:							
Debtor 1	Kristy	М	Payne				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Northern District of Illinois							
Case number (State)							

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt						
1.								
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)					
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Checking account, Expectations Debit card Line from Schedule A/B: 17	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief			735 ILCS 5/12-1001(b)				
	description:	\$1,200.00	\$1,200.00					
	Used Furniture Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Payne Debtor 1 Kristy М Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$500.00 description: **✓** \$500.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$1,000.00 description: **✓** \$1,000.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$90.00 description: **✓** \$90.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$2,725.00 description: 5/12-1001(b) Ford Fusion, 2007 100% of fair market value, up to any Line from

applicable statutory limit

Schedule A/B:

03

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		DC	ocument Page 22 of	08		
Fill in th	nis information to identify your ca	ise:				
Debtor	1 Kristy First Name	M Middle Name	Payne Last Name			
Debtor (Spouse,	2					
(Spouse,	if filing) First Name	Middle Name	Last Name			
United	States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case ni			(State)			
(If known)	cial Form 106D			J		Check if this is an amended filing
Sch	edule D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more sp name a	pace is needed, copy the Addition and case number (if known).	onal Page, fill it out, nur	e are filing together, both are equ nber the entries, and attach it to t	•		
1. Do	o any creditors have claims se				H-1- f	
L	<b>-</b>		with your other schedules. You have	e nothing else to repo	ort on this form.	
	Yes. Fill in all of the information	n below.				
Part 1:	List All Secured Claims					
i	List all secured claims. If a credit separately for each claim. If more the n Part 2. As much as possible, list name.	nan one creditor has a par	ticular claim, list the other creditors	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	OVERLND BOND	Describe the property	that secures the claim:	\$14,446.00	\$2,725.00	<u>\$11,721.0</u> 0
	Creditor's Name 4701 W FULLERTON	38 Automobile				
-	Number Street		, the claim is: Check all that apply.			
_		Contingent				
_	CHICAGO IL 60639	Unliquidated				
	State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check	all that apply.			
İ	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only  At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
'	and another	Judgment lien fron	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a r	ight to offset)			
	Date debt was	Last 4 digits of accou	nt number7413			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$14,446.00

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Fill in	n this inforr	mation to identify your c	ase:			
Deb	tor 1	Kristy	M	Payne		
		First Name	Middle Name	Last Name		
Deb						
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If kno	e number own)				<del></del>	
<u> </u>		- 100F/F				Check if this is an amended filing
OII	iciai F	orm 106E/F				
Sc	hedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims	12/1
other Form claim the e know	r party to a 106A/B) a ns that are ntries in the n).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim	at could result in a claim. nexpired Leases (Official F ns Secured by Property. If	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.		• •	nsecured claims against	you?		
	<b>№</b> 100. 0	Go to Part 2.				
	Yes.					
2.						

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Payne Debtor 1 Kristy М Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Tickets Is the claim subject to offset? Yes 4.2 ComEd \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Illinois 60181 Oakbrook Terrace City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes 4.3 IL Tollway \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify\_ Unsecured Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Payne Debtor 1 Kristy М \_ Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Nicor Gas \$912.00 Last 4 digits of account number Nonpriority Creditor's Name 90 N. Finley Road When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60137 Illinois Glen Ellyn City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Kristy
 M
 Payne
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$2,712.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$2,712.00 6j. Total. Add lines 6f through 6i.

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Fill in this information to identify your case:							
Debtor 1	Kristy	M	Payne				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number			(State)				

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this in	formation to identify your o	case:			
Debtor 1	Kristy	M	Payne		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name		
(-р,	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois		
Case number	er		(State)		
(If known)					<u></u>
					Check if this is an amended filing
Officia	L Form 106U				arrended ming
Officia	I Form 106H				
Schedi	ule H: Your Co	debtors			12/15
				complete and accurate as poss	
1. Do you		ou are filing a joint case, do	o not list either spouse as a	a codebtor.)	
☐ Y6	es				
	the last 8 years, have you Louisiana, Nevada, New Me				erritories include Arizona, California,
•	o. Go to line 3.	Alco, Fuelto Hico, Texas, M	rasinington, and wisconsii	1-)	
	es. Did your spouse, form	er spouse, or legal equiva	alent live with you at the t	ime?	
	1 No	or opodoo, or logal oquive	alone iivo with you at the t		
		ty state or territory did yo	u live?	Fill in the name and current ad-	dress of that person.
	Name of your spouse,	former spouse, or legal equ	ıivalent		
	Number Street				
	City	State	Zip Co	de	
0 1 0 1	and Parallet and a contract				

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		20	oamone	. age <b>20</b>	0.00		
Fill in this in	nformation to identify	your case:					
Debtor 1	Kristy	М	Payne				
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	g) First Name	Middle Name	Last N	ama	-   -	An amended filing	
						A supplement showing post-petition	n chanter 13
United State the: Case number	s Bankruptcy Court for	Northern	_ District of Illi (S	nois tate)	-   "	expenses as of the following date:	пспартег те
(If known)					_	MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
spouse. If m number (if k		l, attach a separate she y question.				not include information about ional pages, write your name a	-
Fill in yo informat	our employment		Debtor 1			Debtor 2	
		Employment status	<b>✓</b> Emplo	yed		Employed	
-	ave more than one job, separate page with			nployed		Not Employed	
informati employe	on about additional rs.	Occupation	CNA				
	oart time, seasonal, or loyed work.	Employer's name	total nurse	network			
	ion may include student	Employer's address	1515 N Ha	arlem Ae., Ste 11	0		
	maker, if it applies.		Number Str	eet		Number Street	
			Oak Park	Illinois	60302		
			City	State	Zip Code	City State Zip	p Code
		How long employed there?	1 year 3 m	onths			
Part 2: G	ive Details About N						
			n If you have	nothing to rend	ort for any line	write \$0 in the space. Include your	non-filing
	ess you are separated.	and date you me time for	iii ii yoo navo	riou iii ig to rope	or thor dirty into,	write we in the option. Include your	non illing
	ur non-filing spouse have e, attach a separate she		combine the	information for	all employers f	or that person on the lines below. If	you need
				For I	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$1,456.00		
3. Estima	ate and list monthly over	rtime pay.		3.	+ \$0.00		
4. Calcul	ate gross income. Add li	ine 2 + line 3.		4.	\$1,456.00		

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Debto	or 1Kristy		Payne		Case number			
	First Name	Middle Name L	_ast Name		For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	y line 4 here		<b>→</b> 4.		\$1,456.00			
-	all payroll ded							
5a.	Tax, Medicare,	, and Social Security deductions	5a.		\$397.06			
5b.	Mandatory cor	ntributions for retirement plans	5b.		\$0.00			
5c.	Voluntary cont	ributions for retirement plans	5c.		\$0.00			
5d.	Required repay	yments of retirement fund loans	5d.		\$0.00			
5e.	Insurance		5e.		\$0.00			
5f.	Domestic supp	ort obligations	5f.		\$0.00			
5g.	Union dues		5g.		\$0.00			
5h.	Other deduction	ons. Specify:	_ 5h.	+	\$0.00 +			
6. <b>Add</b> +5h.	I the payroll dec	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.		\$397.06			
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.		\$1,058.9 <u>4</u>			
8. List	all other incon	ne regularly received:						
8a.	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and by net income.	8a.		\$0.00			
8b.	Interest and di	ividends	8b.		\$0.00			
8c.	Family support dependent reg	t payments that you, a non-filing spouse, or ularly receive	a					
		r, spousal support, child support, maintenance, ent, and property settlement.	8c.	-	\$100.00			
8d.	Unemploymen	t compensation	8d.		\$0.00			
8e.	Social Security	<i>!</i>	8e.		\$0.00			
	Include cash ass cash assistance under the Suppli housing subsidion Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es  e Programs Income	8f.		\$412.00			
8g.		irement income	8g.	•	\$0.00			
8h.	Other monthly	income. Specify: Tax Refund	8h.	+	\$416.67 +			
		<b>ne</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.		\$928.67			
	•	<b>r income.</b> Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse		\$1,987.61 +		=	\$1,987.61
Inc frie	lude contribution nds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household, y	our d	ependents, your roomn			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in on the Summary of Schedules and Statistical Sum					12.	\$1,987.61 Combined
13. <b>D</b> o	you expect an	increase or decrease within the year after	you file this f	form?				monthly income
	Yes. Explain:							

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			Doct	umem Page 31 (	00	
Fill in this infor	mation to identif	y your case:				
Debtor 1	Kristy	M		Payne		
	First Name		iddle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	M	iddle Name	Last Name	An amended fil	ing
					A supplement s	showing post-petition chapter 13
United States E	Bankruptcy Court	for the: Northern		District of Illinois (State)		the following date:
Case number						<del></del>
, ,					WIWI / DD / TTT	ī
Official	Form 10	16J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans	more space is n swer every quest cribe Your Ho	eeded, attach ano ion.		are filing together, both are e s form. On the top of any add		
	o to line 2					
Yes. D	oes Debtor 2 live	e in a separate hou	usehold?			
[	No					
	Yes. Debtor 2	must file Official Fo	rms 106J-2, <i>Expe</i>	nses for Separate Household o	f Debtor 2.	
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out the each dependent	nis information for ent	Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does dependent live with you?
				Child	10 years	No.
				Ole Tel	4	✓ Yes.  No.
				Child	4 years	Yes.
				Child	9 months	No.
					<del></del>	✓ Yes.
	-	✓ No Yes				
Part 2: Esti	mate Your On	going Monthly E	xpenses			
	of a date after th		-	you are using this form as a oplemental Schedule J, ched		
				if you know the value of e (Official Form B 1061.)		Your expenses
	I or home owner or the ground or l		your residence.	nclude first mortgage payment	s and	<b>\$0.00</b>
If not inc	luded in line 4:					
4a. Real e	state taxes					4a <b>\$0.00</b>

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kristy M Payne Case number (if known)
First Name Middle Name Last Name

FIISLINAME	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments for	your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, s	atellite, and cable services	6c.	\$125.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$668.00
8. Childcare and children's education	costs	8.	\$27.00
9. Clothing, laundry, and dry cleaning		9.	\$95.00
10. Personal care products and service	ces	10.	\$95.00
11. Medical and dental expenses		11.	\$44.00
12. <b>Transportation.</b> Include gas, mainted Do not include car payments	enance, bus or train fare.	12.	\$250.00
13. Entertainment, clubs, recreation,	newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and relig	ious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from	om your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$93.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducte	d from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	nance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Yo		18.	·
19.Other payments you make to supp	ort others who do not live with you.		
Specify:	underd in lines 4 or 5 of this form or on Cohodule I. Vous Income	19.	\$0.00
20. Other real property expenses not I	ncluded in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's, or rente	r's insurance		
20d. Maintenance, repair, and upkeep		20c	\$0.00
20e. Homeowner's association or cor		20d	\$0.00
206. Homeowiter 5 association of cor	idominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Kristy		M	Payne	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify: diapers				21	\$100.00
	your monthly expense	S.				\$1,497.00
	es 4 through 21.		\$0.00			
. ,	ine 22 (monthly expense		\$1,497.00			
22c. Add lir	e 22a and 22b. The res	22.				
23. Calculate	our monthly net incon	ne.				
23a. Copy I	ine 12 (your combined r	monthly income) from	Schedule I.		23a	\$1,987.61
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,497.00
	ct your monthly expense		ncome.			\$490.61
The re	sult is your monthly net	income.			23c	<del></del>
			loan within the year or do y modification to the terms of			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kristy	М	Payne	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number			(Otato)	

### Official Form 106Dec

П	Check if this is an
	amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?	
	<b>✓</b> No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	y and schedules filed with this declaration and	
×	/s/ Kristy Payne	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 3/29/2017	Date	
×	/s/ Kristy Payne Signature of Debtor 1	Signature of Debtor 2	

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Fill in this info							
Debtor 1	Kristy First Name	M Middle Nam	Payne le Last Nam				
Debtor 2	7 1100 11001110	Wildele Nam	Last Nam	~			
Spouse, if filing)	First Name	Middle Nam	ie Last Nam	е			
Jnited States	Bankruptcy Court for the	e: Northern	District of Illino (Stat				
Case numbe fknown)	r						
Official	Form 107						Check if the amended fi
tatem	ent of Financ	ial Affairs for	Individuals	Filing fo	Bankrı	ıptcy	
	lete and accurate as p						
	. II more space is nee nown). Answer every	•	te sneet to this form	. On the top o	i ariy addillo	mai pages, write	your name and case
O:	Datalla Alcast Vas	Manital Otatan an	-1 \A/I \V 1 !1	D-f			
art 1: GIV	ve Details About You	ir Maritai Status and	a wnere You Livea	Before			
What i	a varie arrenant manital	-1-10					
. Wilati	s your current marital	status?					
		status?					
□ M	arried	status?					
M		status?					
☐ M	arried		her than where you liv	ve now?			
☐ M ☑ N . During	larried ot married y the last 3 years, have		her than where you liv	ve now?			
☐ M ✓ N  During	larried ot married g the last 3 years, have	you lived anywhere ot	•		now.		
☐ M ✓ N  During	larried ot married y the last 3 years, have	you lived anywhere ot	•		now.		
M N During N Y Y	larried ot married g the last 3 years, have o es. List all of the places	you lived anywhere ot you lived in the last 3 y	/ears. Do not include v	where you live r	now.		Detec Debter 2 live
M N During N Y Y	larried ot married g the last 3 years, have	you lived anywhere ot you lived in the last 3 y	•		now.		Dates Debtor 2 live there
M  N  During  N  Y	larried ot married g the last 3 years, have o es. List all of the places	you lived anywhere ot you lived in the last 3 y	vears. Do not include v	where you live r			there
☐ M ✓ N  During N ✓ Ye	larried ot married g the last 3 years, have o es. List all of the places	you lived anywhere ot you lived in the last 3 y	vears. Do not include v	where you live r	now. s Debtor 1		
M N N N N Y Y O	larried ot married g the last 3 years, have oes. List all of the places ebtor 1:	you lived anywhere ot you lived in the last 3 y	vears. Do not include volutes Debtor 1 lived here	Debtor 2:	s Debtor 1		Same as Debtor
M N N During N Y O	larried ot married g the last 3 years, have o es. List all of the places ebtor 1:	you lived anywhere ot you lived in the last 3 y t	vears. Do not include vears. Debtor 1 lived here	where you live r	s Debtor 1		Same as Debtor
M N N During N Y O	larried ot married g the last 3 years, have oes. List all of the places ebtor 1:	you lived anywhere ot you lived in the last 3 y	vears. Do not include vears. Debtor 1 lived here	Debtor 2:	s Debtor 1		Same as Debtor
M N N N N N N N N N N N N N N N N N N N	larried ot married ot	you lived anywhere ot you lived in the last 3 y tl	vears. Do not include vears. Debtor 1 lived here	Debtor 2:  Same as  Number Stre	s Debtor 1 eet		Same as Debtor
During N V V V During N V V V D	larried ot married ot	you lived anywhere ot you lived in the last 3 y tl	vears. Do not include volutes Debtor 1 lived here	Debtor 2:  Same as  Number Stree	s Debtor 1  pet  State	Zip Code	there  Same as Debtor  From To
M N N N N N N N N N N N N N N N N N N N	larried ot married ot	you lived anywhere ot you lived in the last 3 y tl	vears. Do not include volutes Debtor 1 lived here	Debtor 2:  Same as  Number Stree	s Debtor 1 eet	Zip Code	Same as Debtor
During N V Y O Di Bi Ci	Jarried ot married ot married ot married ot hast 3 years, have oes. List all of the places bettor 1:  O11 S. 18th Ave umber Street  roadview Illinois ty State	you lived anywhere ot you lived in the last 3 y tl  60155 Zip Code	vears. Do not include volume solution of the vertical value of vertica	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor  From To  Same as Debtor
During N V Y During N V E D C C C C C C C C C C C C C C C C C C	larried ot married ot	you lived anywhere ot you lived in the last 3 y t  f  60155 Zip Code	vears. Do not include voltage sears. Do not include voltage search searc	Debtor 2:  Same as  Number Stree	State State	Zip Code	there  Same as Debtor  From To  Same as Debtor
During  N  Puring  N  Puring  N  Puring  N  Puring  N  Puring   Jarried ot married ot married ot married ot hast 3 years, have oes. List all of the places bettor 1:  O11 S. 18th Ave umber Street  roadview Illinois ty State	you lived anywhere ot you lived in the last 3 y tl  60155 Zip Code	vears. Do not include voltage sears. Do not include voltage search searc	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor  From To  Same as Debtor	
During  N  P  During  N  P  During  N  P  During	Jarried ot married  Jarried  J	you lived anywhere ot you lived in the last 3 y t  f  60155 Zip Code	vears. Do not include voltage sears. Do not include voltage search searc	Debtor 2:  Same as  Number Stree  City  Same as	State State	Zip Code	there  Same as Debtor  From To  Same as Debtor

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Deb	tor 1	Kristy M	Payne		umber (if known)	
		First Name Middle	e Name Last Na	me		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bus	inesses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2377.66	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016 ) YYYY	✓ Wages, commissions, bonuses, tips  Operating a business	\$17000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015 ) YYYY	✓ Wages, commissions, bonuses, tips  Operating a business	\$16000.00	Wages, commissions, bonuses, tips Operating a business	
1	Inclu publi filing List (	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Link Child Support	\$1,236.00 \$300.00		
		or last calendar year: lanuary 1 to December 31, 2016 )  YYYY	Link Child Support	\$4,944.00 \$600.00		
		or the calendar year before that: lanuary 1 to December 31, 2015 ) YYYY	Link	\$4,944.00		

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М

Debtor 1 Kristy Payne Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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tor '	1 Kristy		M	Pa	yne	Case number	(if known)
	First Name		Middle Name	Las	t Name	_	
Ins cor age	iders include your re porations of which y	elatives; ar you are ar r a busine	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider?  you are a general partner; g securities; and any managing r domestic support obligations,
J	No						
Ħ	Yes. List all paym	ents to a	n insider.				
				Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City S	State	Zip Code				
		7.0.0	Zip Codo				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	der? ude payments on d No Yes. List all paym		_	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City 5	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Payne

Debtor 1 Kristy Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2007 Ford Fusion 3/25/17 \$0 OVERLND BOND Creditor's Name Explain what happened 4701 W FULLERTON Number Street Property was repossessed. Property was foreclosed. **CHICAGO** Illinois 60639 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Kristy First Name	M Middle Name	Payne Last Name	Case number (if known)	
11.	Within 90 days before you file accounts or refuse to make a			pank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.				
			Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name		-		<del>-</del>
	Number Street		Last 4 digits of account	number XXXX-	
			Last i digite of account		
	City State	Zip Code	_		
12.	Within 1 year before you filed appointed receiver, a custodi			possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes				
Part	List Certain Gifts and	Contributions			
13.	Within 2 years before you file	ed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for	each gift.			
	Gifts with a total value of per person	-	Describe the gifts	Dates you gave the gifts	Value
			_		
	Person to Whom You Gav	e the Gift	_		
	Number Street		-		
	City State	Zip Code	_		
	Person's relationship to yo	ou			
	Person to Whom You Gav	e the Gift	-		
	Number Street		-		
	City State	Zip Code	-		
	Person's relationship to yo	u			

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Debt		Kristy First Name	M Middle Name	Payne Last Name	Case number (if know	n)	
		T II St IVallie	Wildule Name	Last Name			
14.	Wit	hin 2 years before you filed fo	or bankruptcy, did	you give any gifts or contril	outions with a total value o	of more than \$600	to any charity?
	<b>✓</b>	No					
		Yes. Fill in the details for each	ch gift or contribution	n.			
		Gifts or contributions to chathat total more than \$600	arities	Describe what you con	tributed	Date you contributed	Value
		Charity's Name					
		Number Street					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for hbling? No Yes. Fill in the details.	bankruptcy or sind	ce you filed for bankruptcy	, did you lose anything bec	ause of theft, fire,	other disaster, or
	_	Describe the property you le how the loss occurred	ost and	Describe any insurance Include the amount that pending insurance claims A/B: Property.	insurance has paid. List	Date of your loss	Value of property lost
Dort	7.	List Certain Payments or	Transfers				
		out seeking bankruptcy or preduce any attorneys, bankruptcy or No  Yes. Fill in the details.				nkruptcy.  Date payment	Amount of
				transferred	ally property	or transfer was made	payment
		Semrad Law Firm		Attorney's Fee - 350.00		3/27/2017	\$350.00
		Person Who Was Paid 20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payme	nt, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payme	nt if Not You				

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Debto			M	Payne	Case n	iumber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
ı	nelp	nin 1 year before you filed for you deal with your creditor not include any payment or tre	ors or to make paym		r behalf p	oay or transfer	any property to a	anyone	who promised to
	<u> </u>	No Yes. Fill in the details.							
•	_			Description and value of any transferred	/ property		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
40 1		•							
t I	: <b>he</b> nclu	ordinary course of your bus	siness or financial at d transfers made as s	ecurity (such as the granting of a s	-				
	<b>✓</b>	No Yes. Fill in the details.							
				Description and value of any property transferred	,	Describe any payments re in exchange	/ property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Trans	fer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	fer						
		Number Street							
		City State Person's relationship to you	Zip Code						
ı	oen	nin 10 years before you filed eficiary? ese are often called asset-prot		d you transfer any property to a	self-settle	ed trust or sim	ilar device of wh	ich you	are a
	<b>∠</b>	No Yes. Fill in the details.							
	_			Description and value of th	e propert	ty transferred			Date transfer was made
		Name of trust							

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Debtor 1 Kristy Payne М \_ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Payne Debtor 1 Kristy \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			М		yne	Cas	se number <i>(ii</i>	fknown)		
		First Name		Middle Name	Las	t Name					
26.	Hav	e you been a part	y in any judi	cial or administ	rative procee	eding under	any environmer	ntal law? In	clude settler	ments and ord	lers.
		No			-	_	-				
	범	Yes. Fill in the de	taile								
	Ш	163. 1 111 111 1116 116	tails.		Court or age	anov.		Noturo	of the case		Status of the
					Court or age	illey		Nature	of the case		case
		Case title									Ponding
					Court Name		_				Pending
					NumberStree	<u></u>	_				On appeal
		Case number			Number Street						Concluded
					City	State	Zip Code				
Dowl		Give Details Al	hout Vour I	Puoinoso or C	onnostiono	to Amy Du	oinooo				
Part		Give Details A	bout four i	business or C	onnections	to Arry Bu	5111622				
27.	Witl	hin 4 years before	you filed for	bankruptcy, di	d you own a l	business or	have any of the	following o	onnections t	o any busines	s?
		A colo propri	iotor or oalf	amala od in a t	rada professi	ion or other	costivity sither f	full time or r	out time		
					-		activity, either f	ull-urne or p	part-ume		
				bility company (	LLC) or limite	d liability pa	artnership (LLP)				
		A partner in									
				anaging execut	-						
		An owner of	at least 5%	of the voting or	equity securit	ies of a corp	ooration				
	<b>V</b>	No. None of the a	above applie	es. Go to Part 12	2.						
	Ħ	Yes. Check all the				w for each b	ousiness.				
	Ш						are of the busine	ess	Employer I	dentification	number Do not
					20001	Do tilo nate	01 1110 2201110	,,,,			number or ITIN.
									EIN:		
		Business Name									
		Number Street							Dates busi	ness existed	
					Name	of account	ant or bookkeep	per			
		City	State	Zip Code					From	To	
					Dogori	iha tha nati	are of the busine		Employer	dontification	number De net
					Descri	be the natt	ire of the busine	:55			number Do not number or ITIN.
									EIN:		
		Business Name									
		Number Street							Dates busi	ness existed	
					Name	of account	ant or bookkeep	per			
		City	State	Zip Code					From	То	
					Descri	ibe the natu	ire of the busine	ess			number Do not number or ITIN.
										orar occurry	namber of fills.
		Business Name			_				EIN:		
		-									
		Number Street			Mones	of account	ant or bookkee	nor.	Dates busi	ness existed	
		City	State	Zip Code		or account	ant or bookkeep	Je1	Гис	т.	
		Oity	Olale	Zip Code					rom	To	

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Debtor	1 Kristy	M	Payne	Case number (if known)
	First Name	Middle Name	Last Name	
	reditors, or other parties.		give a financial statement	to anyone about your business? Include all financial institutions,
L	Yes. Fill in the details below	•		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code		
Part 1		·		
tru	e and correct. I understand th pankruptcy case can result in f	at making a false state	ement, concealing property, r imprisonment for up to 20	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Kristy Payr	ie	<b>y</b>	
	Signature of Debt	or 1		Signature of Debtor 2
	Date 3/29/2017			Date
Dic	d you attach additional pages t	o Your Statement of F	inancial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?
<b>✓</b>	No Yes			
Dic	d you pay or agree to pay some	one who is not an atto	orney to help you fill out ban	kruptcy forms?
<b>✓</b>	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

	Videby M. Davins	Northern	District of Illinois	Coso No				
n re_	Kristy M Payne  Debtor			Case No.	(If known)			
				Chapter	Chapter 13			
1	DISCLOSURE OF C  Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y	ed. Bankr. P. 2016(b rear before the filing	o), I certify that I am the att g of the petition in bankru	orney for the abo	ovenamed debtor(s) and that to be paid to me, for services			
	rendered or to be rendered on behalf of For legal services, I have agreed to acc		ontemplation of or in conf	nection with the	bankruptcy case is as follows: \$4,000.00			
	Prior to the filing of this statement I ha	ave received			\$350.00			
	Balance Due				\$3,650.00			
2	. The source of the compensation paid t	to me was:						
	<b>✓</b> Debtor	Other (	specify)					
3	. The source of the compensation paid t	to me is:						
	<b>✓</b> Debtor	Other (	specify)					
4	. I have not agreed to share the abomembers and associates of my law		pensation with any other p	erson unless the	ey are			
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.							
5	. In return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;							
	b. Preparation and filing of any pe	etition, schedules,	statements of affairs and p	olan which may b	pe required;			
	c. Representation of the debtor a	t the meeting of cre	editors and confirmation h	earing, and any	adjourned hearings thereof;			
	d. Representation of the debtor in	nadversary proceed	dings and other contested	bankruptcy mat	ters;			
6	. By agreement with the debtor(s), the al	bove-disclosed fee	does not include the follo	owing services:				
		CE	RTIFICATION					
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any a	greement or arrangement	for payment to r	ne for representation of the			
	3/29/2017		/s/ Elizab	eth Placek				
	Date		Signature	of Attorney				
			Semrad	Law Firm				
	_		Name o	of law firm				

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



#### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/27/2017			
Signed:		15		
/s/ Kristy	y Payne			China W Obaca)
Th	uso to		/s/ Elizabeth Placek	Clinabethy Mu
Debtor(s			Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

F.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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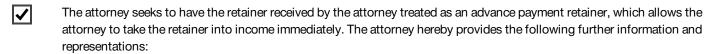
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/29/2017		
Signed:			
/s/ Kristy	y Payne		
-		/s/ Elizab	oeth Placek
Debtor(s	s)	Attorney	for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Payne, Kristy M	Payne, Kristy M	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MAT	RIX
T knowledg	The above named Debtors hereby verify t le.	hat the attached list of creditors is tr	ue and correct to the best of their
Date:	3/29/2017	/s/ Payne, Kristy Payne, Kristy M	м
		Signature of Deb	otor

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

IL Tollway 2700 Ogden Ave Downers Grove, IL, 60515

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Nicor Gas 1844 W. Ferry Road Naperville, IL, 60563

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Debtor 1 Kristy First Name	M Middle Name	Payne	Case number (if known)	
	Middle Name estions for Reporting Purpos	Last Name		
16. What kind of debts do you have?	"incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	al primarily for a pe ily business debts? r investment or thro	rsonal, family, or househousehousehousehousehousehousehouse	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid tha	ter 7. Do you estimate		erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49	1,000-5 5,001-1 10,001-		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct.  If I have chosen to file under to of title 11, United States Codunder Chapter 7.  If no attorney represents me a out this document, I have obt I request relief in accordance I understand making a false sconnection with a bankruptcy both. 18 U.S.C. §§ 152, 1341  /s/ Kristy Paype Signature of Debtor 1  Executed on 3/27/201	Chapter 7, I am awar le. I understand the r and I did not pay or a tained and read the r with the chapter of t tatement, concealing case can result in f 1, 1519, and 3571.	re that I may proceed, if e relief available under each agree to pay someone wh notice required by 11 U.S title 11, United States Co g property, or obtaining r	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or ebtor 2
	MM / I	DD / YYYY		MM / DD / YYYY

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		Do	cument Page 6	65 of 68	
Fill in this infor	rmation to identify your o	ase:			
Debtor 1	Kristy First Name	M Middle Name	Payne Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E Case number (If known)	Bankruptcy Court for the:	Northern	District of Illinois (State)	_	
Official	Form 106De	ec			Check if this is a amended filing
Declarat	ion About an	Individual Deb	tor's Schedules	5	12/1
money or prop U.S.C. §§ 152,	erty by fraud in connect 1341, 1519, and 3571. n Below	ion with a bankruptcy ca	se can result in fines up to	\$250,000, or imprisonment f	cealing property, or obtaining or up to 20 years, or both. 18
Under per that they  /s/ Kristy Signature  Date 3/27	nalty of perjury, I declar are true and correct.		Signature (Official F mmary and schedules filed Signature Date	Petition Preparer's Notice, Declai Form 119).	ration, and

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Debtor 1 Kristy	М	Payne	Case number (if known)
First Name	Middle Name	Last Name	
28. Within 2 years before yo creditors, or other parti  No Yes. Fill in the detail	es.	ou give a financial state	ment to anyone about your business? Include all financial institutions,
		Date issued	
Name		MM/DD/YYYY	_
Number Street		-	
City	State Zip Code	_	
Part 12: Sign Below			
true and correct. I unders a bankruptcy case can re	stand that making a false statesult in fines up to \$250,000 pristy Payne e of Pebtor 1	atement, concealing pro	hments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
Did you attach additional	I pages to Your Statement o	f Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
✓ No Yes			
Did you pay or agree to p	oay someone who is not an a	ttorney to help you fill o	out bankruptcy forms?
<b>✓</b> No			
Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Payne, Kristy M  Debtor(s)	Case No	
b.	(,	Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MATR	IX
The nowledge.	e above named Debtors hereby verify th	at the attached list of creditors is true	and correct to the best of their
0ate:	3/27/2017	/s/ Payne, Kristy M Payne, Kristy M Signature of Pebtor	Mung Pg

### From: Gaso 17=09823 ARDoc 1 Filed 03/29/1702 Entered 03/29/1709:32:46 Description Document Page 68 of 68

Deb	tor 1 Kristy First Name	M Middle Name	Payne Last Name	Case number (if known)	
16.	Calculate th	e median family income that applies t	Control of the Contro		
		e state in which you live.	Illinois		
		e number of people in your household.	4		
		e median family income for your state a	nd size of		600 000 00
	nousen	Old	To find a	list of applicable median income	\$90,080.00 amounts, go online
17.	How do the I	e link specified in the separate instructions compare?	ons for this form. This list ma	y also be available at the bankru	ptcy clerk's office.
	17a. Line dete 2).	a 15b is less than or equal to line 16c. ( ermined under 11 U.S.C. § 1325(b)(3). (	o to Park 3, Do NO 1 18 out	Calculation of Disposable Income	9 (Official Form 122C-
	form	15b is more than line 16c. On the top C. § 1325(b)(3). Go to Part 3 and fill o c, copy your current monthly income from	line 14 above.	k box 2, Disposable income is del le Income (Official Form 122C-2	termined under 11 ). On line 39 of that
Fen (	: Calculate	Your Commitment Period Under	11 U.S.C. §1325(b)(4)		
18.	Copy your tot	al average monthly income from line	11.		\$909.58
		arital adjustment if it applies. If you are priod under 11 U.S.C. § 1325(b)(4) allow	a you to deduct barr of Aon	ot filing with you, and you contend r spouse's income, copy the amo	termination of the second
	19a. If the ma	rital adjustment does not apply, fill in 0 c	n Ilne		-\$0.00
	19b. Subtract	line 19a from line 18.			10000 50
20.	Calculate you	r current monthly income for the year	Follow these steps:		\$909.58
- 2	20a. Copy line				\$909.58
		y 12 (the number of months in a year).			x 12
	20b. The result	t is your current monthly income for the	ear for this part of the form.		\$10,914.96
2	20c. Copy the 16c.	median family income for your state and	size of household from line		\$90,080.00
21. }	low do the line	es compare?			
E	Line 20b is commitmen	less than line 20c. Unless otherwise or t period is 3 years. Go to Part 4.	lered by the court, on the to	pp of page 1 of this form, check b	ox 3, The
	Line 20b is box 4, The	more than or equal to line 20c. Unless commitment period is 5 years. Go to Pa	otherwise ordered by the cont.	urt, on the top of page 1 of this fo	orm, check
Prot de	Sign Belov				
	By signing h	ere, I declare under penalty of perjury	at the information on this s	tatement and in any attachments	is this and comed
				and any address from	to the and context.
	X /s/ Kri	/ 4/000 6 44	× 30		
	Signatu	re of Debtor 1	Signa	iture of Debtor 2	
		/28/2017  WDD/YYYY	Date	-	
				MIM/DD/YYYY	4
	If you checke above.	ed 17a, do NOT fill out or file Form 1220 ed 17b, fill out Form 1220-2 and file it w	-2. th this form. On line 39 of th	at form, copy your current month	ly income from line 14
	dbove.				2
		16 46			